

Docket No.: 33500-00001
Client No.:
File No.: (20590)

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
Dave GARRISON, et al. :
Application No. 08/994,047 :
Filed: December 19, 1997 : Group Art Unit: Unassigned
For: AN ELECTRONIC BILL PAYMENT :
SYSTEM WITH MERCHANT :
IDENTIFICATION :

INFORMATION DISCLOSURE STATEMENT

BOX PATENT APPLICATION
Honorable Assistant Commissioner
for Patents
Washington, DC 20231

I hereby certify that this paper or fee is being deposited with the
U.S. Postal Service as First Class Mail addressed to the Assistant
Commissioner for Patents, Washington, D.C. 20231

on August 26, 1998.....
Signature

Sir:

In accordance with the provisions of 37 C.F.R. §1.56, §1.97, and §1.98, the attention of the U.S. Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

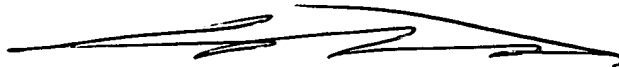
Docket No.: 33500-00001
Client No.:
File No.: (20590)

PATENT

This Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of a first Office Action on the merits. No certification or fee is required.

Respectfully submitted,

LALOS & KEEGAN



Alfred A. Stadnicki
Registration No. 30,226

AAS:led
LALOS & KEEGAN
1146 Nineteenth Street, N.W.
Fifth Floor
Washington, D.C. 20036-3703
Telephone: (202)887-5555
Facsimile: (202)296-1682

Date: August 26, 1998